

may be attached to the rear portion 18 by any other attachment method known by those of ordinary skill in the art.

5 The front portion 16 has a perimeter forming a lip 20 (see Fig. 3) for abutting the wall 12 after installation of the ATM 10 in the wall 12. The front portion 16 also has a front keypad 22 connected to the housing 14. The front keypad 22 is visible on the exterior of the ATM 10. The front keypad 22 has a front screen 24 having a LED display 26, a first group of input buttons 28, and a second group of input buttons 30.

10 The front keypad 22 allows the cardholder to communicate with the ATM 10 and to respond to the front screen 24 prompts, such as entering transaction type and amount of withdrawal. The front keypad 22 includes a first group of input buttons, such as number buttons 28, for each number 0-9. Moreover, the front keypad 22 includes a second group of buttons, such as word buttons 30, adjacent number buttons 28. Preferably, word buttons 30 are marked cancel, change, enter and blank from top to bottom.

15 The front screen 24 displays prompts regarding the cardholder's transaction. The cardholder may use the front screen 24 to withdraw cash, check cash balances or transfer funds from one account type (e.g., savings) to another account type (e.g., checking). Alternatively, the ATM owner or operator may use the front screen 24 to perform management functions.

20 The ATM 10 also has a card reader slot 32, a tray 34 and a print-out window 36. The slot 32 allows the cardholder to insert his or her card to begin a transaction. Alternatively, the slot 32 may allow the cardholder to swipe his or her card to begin a transaction, while maintaining visible contact with the card. Constant control and visibility of the cardholder's ATM card reduces the potential for leaving cards behind after completing the requested transaction. As shown in Fig. 1, the slot 32 is horizontally-oriented. However, it is likewise contemplated that the slot 32 may be vertically-oriented, or oriented at any angle relative to the ground. The cardholder retrieves cash from the tray 34 and may obtain a receipt from the print-out window 36.

30 The rear portion 18 also has a rear keypad 38 connected to the housing 14. The rear keypad 38 is visible on the interior of the ATM 10 when door 40 is in a

substantially open position, as shown in Figs. 3-4. Preferably, the door 40 includes a handle 41 and comprises a 1/4" steel reinforcement material. The steel reinforcement material provides an added safety feature for the machine owner.

5 The rear keypad 38 has a rear screen 42 having a LED display 44, a first group of input buttons 46, and a second group of input buttons 48. The rear keypad 38 includes a first group of input buttons, such as number buttons 46, for each number 0-9. Moreover, the rear keypad 38 includes a second group of buttons, such as word buttons 48, adjacent number buttons 46. Preferably, word buttons 48 are marked cancel, change, enter and blank from top to bottom.

10 The rear keypad 38 is substantially identical to the front keypad 22, and the rear keypad 38 performs substantially the same function as the front keypad 22. For example, the ATM operator may perform management functions using the rear keypad 38 or the front keypad 22. Alternatively, the rear keypad 38 performs a substantially different function than the front keypad 22. For example, the ATM  
15 operator may perform management functions using the rear keypad 38, and the ATM cardholder may perform cardholder functions using the front keypad 22.

Likewise, the rear screen 42 is substantially identical to the front screen 24, and the rear screen 42 performs substantially the same function as the front screen 24. For example, the ATM operator may perform management functions on the rear  
20 screen 42 or the front screen 24. Alternatively, the rear screen 42 performs a substantially different function than the front screen 24. For example, the ATM operator may perform management functions on the rear screen 42, and the ATM cardholder may perform cardholder functions on the front screen 24.

25 The rear keypad 38 and the rear screen 42 operate separately from the front keypad 22 and the front screen 24. This operation allows the ATM owner or operator to perform management functions without the management functions being viewed on the front screen 24 by ATM cardholders.

30 As shown in Fig. 4, the ATM 10 also includes a printer 50, a cash dispenser 52 having a cash cassette 54, a modem 56, a distribution board (not shown) and a mother board (not shown). The ATM owner or operator must have access to the printer 50 to keep a roll of paper in the ATM 10 at all times in order for the cardholder's receipt to be printed at the time of the transaction. The ATM owner or

operator must also have access to the cash dispenser 52 to maintain a supply of cash in the cash cassette 54 in order to facilitate cash withdrawals at the ATM 10 by cardholders. Accordingly, the printer 50 and the cash cassette 54 are removable to allow the ATM owner or operator easy access to change paper or add cash.

5           The modem 56 allows the ATM 10 to communicate the requested transaction type, transaction amount and the cardholder information to the applicable processor and processing networks contracted with the ATM owner. The distribution board transmits power to each of the necessary components of the ATM 10, and the mother board performs the thinking for the ATM 10.

10           The ATM owner or operator is able to press the appropriate keys in order to program the ATM 10 with its specific parameters and to download the ATM 10 with the processor information through a telephone line via the modem 56. Specifically, the ATM owner or operator may access and program the following: enter and modify operator passwords and security levels, enter the number of documents (bills) in the cash dispenser 52, activate the bill counter option, print  
15           detailed transaction history reports including number of bills remaining in the cash dispenser 52, modem type and speed, terminal identification number (assigned by processor), download telephone number (processor phone number to dial for initial upload of program and to process transactions), edit welcome screen (message seen  
20           by cardholders on the front screen 24 prior to commencement of transaction by cardholder), edit receipt message (message seen on cardholder receipt), etc.

          As shown in Figs. 6 and 7, after the housing 14 is positioned within the wall 12 so that the lip 20 abuts the wall 12, a mounting angle 58 is attached to the rear portion 18 of the housing 14 for securing the housing 14 within the wall 12.  
25           Bolts, or other fastening devices, may be inserted through apertures 60 to secure the mounting angle 58 to the rear portion 18 of the housing 14. Preferably, the housing 14 includes one mounting angle 58 attached to each of the four sides of the rear portion 18 of the housing 14. However, it is likewise contemplated that any number of mounting angles 58 may be attached to each side of the rear portion 18 of the  
30           housing 14.

          In operation, a cardholder swipes one of the following types of cards through the magnetic card reader slot 32: an ATM debit card , a credit card (Visa,